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Sent: Sunday, December 06, 2009 8:00 PM
To: Farak, Sonja (DPH)
Subject: Health Care Spending Account Open Enrollment Extended to December 18; Maximum Election Increased to \$5,000

Health Care Spending Account (HCSA) and DCAP Open Enrollment Extended to December 18 Increased HCSA Maximum of \$5,000

To help state employees offset the new GIC benefit changes effective February 1, 2010, we are extending the open enrollment for the Health Care Spending Account (as well as the Dependent Care Assistance Program). Additionally, we are increasing the HCSA maximum election amount from \$3,000 to \$5,000. The HCSA program helps employees save taxes for out-of-pocket medical expenses, which include copays and deductibles.

- If you participated in the HCSA program in 2009, and have re-enrolled online, you may increase your election by logging into your account. Be sure to print out the new confirmation form and give it to your Payroll Coordinator.
- If you are enrolling in HCSA for the first time, complete and return to your payroll coordinator the paper enrollment form, which is available through your Coordinator or on the GIC's website.
- If you already enrolled in HCSA for the first time this year and want to increase your election, complete and return to your Payroll Coordinator a new enrollment form.

Please be sure to complete one of the above three steps **No Later Than December 18**, 2009, for 2010 benefits. Be aware that if you enroll in HCSA between December 5 and December 18, you may not receive your HCSA debit card by January 1, but will receive the card by January 15, 2010 and may use paper claim forms (on the GIC's website) for claims incurred before the card is received.

If you are a current HCSA participant and change your election amount between December 5 and December 18, this new election may not be loaded on your HCSA debit card until January 15, 2010.

While we encourage employees to consider the HCSA program, to help offset the benefit changes, we do suggest that before you choose a higher amount, you carefully consider whether you are likely to incur costs at that level. This is a "use or lose it" program and you don't want to lose unspent dollars at the end of the year. Visit the GIC's website for enrollment forms: www.mass.gov/gic. Contact Benefit Strategies for additional details: 1- 877-FLEXGIC (1-877-353-9442).

